SASKATCHEWAN WORKERS' COMPENSATION BOARD

REPORT TO STAKEHOLDERS 2004

Those we serve and those we work with are treated with respect and consideration

We will provide the right service, at the right time

injured workers and employers deserve excellent service

The WCB is guided by its corporate values in all of its decisions

Our programs and services are easy to access and to understand

Those we serve and those we work with are treated with respect and consideration

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Injured workers and employers deserve excellent service

We will provide the right service, at the right time

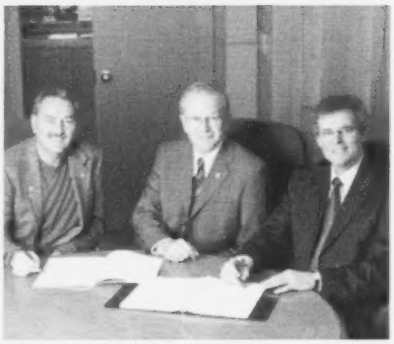
CHAIR'S MESSAGE

The year in review marks the eve of two important anniversaries in Saskatchewan's history: 100 years as a province, and the WCB's 75 years of serving Saskatchewan workers and employers.

The WCB's contribution to the fabric of this province is significant and proud – helping Saskatchewan become a leader in administering a system that supports economic and social well-being. The importance of maintaining the relevance and stability of the compensation system is a trust that has been passed on from its founders to those of us who serve our stakeholders today.

Overall, the Board's priority on strategic planning has produced many positive results. Year by year, the WCB is witnessing the accumulated outcome of its commitment to continuous improvement that makes planning effective. This kind of continuous improvement is also vital for ensuring that the WCB's 75-year-old mandate can still be relevant and effective today.

At the core of that mandate lie the Meredith Principles: no-fault, collective liability, security of payment, exclusive jurisdiction and an independent board. In 2005 we will be celebrating those principles – and practicing them for the benefit of employers and workers as did our founders 75 years ago.



WCB Board Members l. to r.: Walter Eberle, Worker Representative; Norm Brown, Employer Representative; John Solomon, Chairman.

In the WCB's first stakeholder report, my reflections on 2003 pointed to a merging of external forces that left its mark on performance that year: an accelerating injury rate, rising compensation costs and suppressed investment returns. That earlier document discussed the directions we needed to take in order to successfully manage those challenges.

From the troubling trends that led us to two years of operating shortfalls, to the small surplus realized at the end of 2004, we have experienced a remarkable turnaround. Because of our improved results, we were able to reduce the average premium rate for 2005 by approximately 4 per cent, giving the Saskatchewan WCB the distinction of being tied with British Columbia for the third-lowest provisional premium rate among all Canadian provinces.

We have other successes to celebrate, as well:

- The Saskatchewan WCB's administrative costs are virtually the lowest per time loss claim in the country.
- Work is under way on a formal risk management strategy that will help control costs by managing future risks.
- Wait times for Board-level appeals have been reduced to the point that they are now the shortest in Canada.
- Establishment of the Fair Practices Office offers clients an avenue for review of case processes that affected a claims decision.

In preparing for Saskatchewan's new century, perhaps the most historic initiative of 2004 was the WCB's commitment to injury prevention.

During 2004, we arrested the climb of Saskatchewan's injury rate, ending the year at 4.40 injuries per 100 workers from 2002's 4.95 injuries per 100 workers. In 2005, our anniversary year, we are determined to ensure that trend continues downward, moving us closer to our objective of a 4.0 per cent injury rate by the end of 2007.

What does reaching our goal of a 4.0 per cent injury rate mean? It will mean that:

- between 2003 and 2007, 9,100 time-loss injures will have been prevented; and
- there will be 3,100 fewer time-loss injuries in 2007, the same number less in 2008, and 3,100 less again each year in the years that follow.

Preventing 3,100 serious injuries yearly translates roughly into annual savings of $30 million in compensation costs for Saskatchewan employers and into a priceless contribution to the health and welfare of Saskatchewan people.

As we embark on 2005, and a new chapter in our operations, we are taking our place as part of the groundswell of a shift in social thinking. We are aware that prevention of injuries of all kinds has taken on greater focus as a significant health and social concern. We well know the costs of workplace injuries to workers and employers, and we are now working with others in the public, private and health care sectors to tally up and reduce the consequences of other preventable injuries – resulting from falls and motor vehicle collisions, for example – that can take place anywhere.

Based on the successful ***WorkSafe Saskatchewan*** model, which emphasizes awareness of workplace injury prevention and adopting safe work practices, the WCB devoted strategic resources in 2004 to helping create ***Safe Saskatchewan***, which positions unintentional injuries as a priority health and safety concern. The partnership between province-wide organizations crossing all sectors is a breakthrough in social awareness programs in Canada, and will help create new expectations around injury prevention as a positive lifestyle choice.

The WCB is involved in ***Safe Saskatchewan*** because we are convinced already-existing employer-sponsored safety programs will become more effective. We want to see everyone in the workplace participate in these programs with higher expectations and greater personal commitment.

The WCB's 75th anniversary gives us opportunity to reflect on this question: What will we leave as our legacy to the people of Saskatchewan?

We want Saskatchewan's second century to be one in which our province has one of the best safety records in the country. This is the legacy which we are committed to build as we enter a new era of service to Saskatchewan workers and employers.

John Solomon
Chairman

CEO'S MESSAGE

The WCB's operations during the year in review continued to reflect the blueprint set out in the corporate strategic plan. Many 2004 activities built on the foundations laid in previous years, while new projects solidified the intents of the Board's key directions for the organization.

The consequences of workplace injuries can be many and harsh, for both workers and employers. The WCB's financial performance is largely contingent upon the frequency and duration of injuries. Employer premium levels are a direct reflection of this performance. With so much riding on workplace injuries, we must continue to be focused on reducing injury incidence and severity.

It was only a short while ago that Saskatchewan's injury rate was the second-highest in Canada, at 4.95 per cent. This statistic, and its significant impact on operating results, led the organization to set a strategic objective to reduce the injury rate to 4.0 per cent by the end of 2007. The significance of this objective to the administration of the compensation system cannot be overstated.

In response to this charge from our strategic plan, the WCB focused its attention on halting the growth in injuries in Saskatchewan workplaces. The injury rate to the end of 2004 is indicative of our commitment to action: it now stands at 4.40 per cent, a dramatic drop that exceeded our expectations and projections.

WCB Executive, l. to r.: Graham Topp, Vice-President, Operations; Donna Kane, Vice-President, Human Resources and Team Support; Gail Kruger, Vice-President, Prevention, Finance and IT; Peter Federko, Chief Executive Officer.

This demonstrates that the efforts we have directed to injury prevention messaging and strategies are working. Our partnership with Saskatchewan Labour in ***WorkSafe Saskatchewan*** and our association with the Saskatchewan Safety Council and other public and private sector organizations in ***Safe Saskatchewan*** are proving effective and are producing tangible results.

We can point to other successes in 2004 that underscore the continued strength of the compensation system, despite an operating environment that can be difficult and unpredictable:

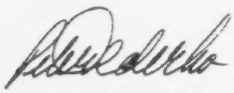
- Our financial results reflect our success in managing down a three-year accumulated deficit of more than $100 million, with a year-end operating surplus of $11.72 million.
- Administration costs remain in check with the third consecutive year of decreases, continuing Saskatchewan's position as having the second lowest administration cost per claim among the Canadian provinces.
- 2004 marked a continued reduction in the duration of all open and closed claims, seeing the average number of days paid per claim drop by 1.7 days to 35.4 days.
- Reduced injury frequency, durations, and health care costs kept the actuarial adjustment in check at $35 million.
- Customer satisfaction surveys based on a model used by a variety of public sector organizations Canada-wide tell us that employer and worker satisfaction with our service remain high. For example, injured workers rank overall satisfaction at 4.01 out of 5.0, while employers say service to them rates 4.27 out of 5.0.
- Improved financial results led to a 3.9 per cent decrease in employer premiums, making the average premium $1.97 for 2005, down from $2.05 in 2004.

- The introduction of the Experience Rating Program supports our corporate injury prevention objective, providing greater incentive for employers to implement their own safety programs by increasing premium discounts and surcharges based on claims experience.
- Also in response to the objective on injury prevention, ***WorkSafe Saskatchewan*** commenced work with employers recording substantially high claims numbers, in a cooperative effort to build action plans for reducing their injury rates.
- The framework for a relationship strategy was built to seek new alliances and strengthen existing ones with business and labour organizations, primary care providers and regional health authorities.
- The WCB completed a Business Continuity Plan for emergency response to ensure customer service continues despite disruptions or disasters.

Looking ahead to 2005, we will see:

- Continued and expanded focus on injury prevention.
- Increasing caregiver involvement in return-to-work planning, emphasizing the need for all partners in the system – the WCB, employers, workers and their representatives, and health care providers – to work closely to get our clients back to meaningful, productive work as soon as safely possible.
- Increasing accessibility of injured workers to orthopedic and neurological services, based on agreements similar to those struck with the Regina and Saskatoon Health regions for MRI services.
- A dedicated Crown Prosecutor under a cost-share agreement with Saskatchewan Labour to pursue violations under the Act (late reporting, non-reporting, non-registrations, fraud).
- An Enterprise Risk Management Plan to identify and prioritize the key risks facing the WCB. This will become a more comprehensive and action-oriented version of the framework already in place.

Our future direction must be to sustain the momentum created in the previous year. We must continue to advance injury prevention and return-to-work strategies crossing all stakeholder groups. Most importantly, we must be certain that we are constantly monitoring and controlling the checks and balances that support effective financial and operational management of the compensation system.



Peter Federko, C.A.
Chief Executive Officer

YEAR AT A GLANCE

	2004	2003	2002	2001	2000
Number of workers covered[1]	325,565	309,362	306,518	308,719	306,469
Lost time claim rate (per 100 workers)[2]	4.40	4.81	4.95	4.79	4.71
Number of claims reported	37,715	38,919	39,821	38,240	37,717
Number of lost time claims accepted[2]	14,329	14,876	15,174	14,786	14,433
Permanent Functional Impairment awards	431	469	484	407	443
Fatal claims accepted	26	26	16	29	35
Number of appeals filed					
Appeals Committee	1,077	1,081	979	826	873
Board Level	284	240	297	246	201
Return to work percentages[3]					
Secondary treatment centres	87%	85%	88%	91%	84%
Tertiary treatment centres	82%	79%	84%	84%	85%
Claims costs ($ millions)	210.9	199.2	†221.1	†239.3	†146.0
Active employer accounts[4]	32,125	31,630	31,327	31,225	31,657
Premium revenue ($ millions)	221.0	177.6	†154.4	147.8	124.8
Average actual premium rate (per $100 of insurable earnings)[5]	2.05	1.81	1.65	1.57	1.61
Investment revenue ($ millions)	35.7	48.0	46.0	72.0	105.6
Benefits liabilities ($ millions)	836.5	801.8	778.5	700.5	†631.1
Reserves and Injury Fund (excluding AMVA) ($ millions)	(9.5)	(51.4)	(43.5)	50.0	†105.8
Reserves and Injury Fund, including AMVA ($ millions)[6]	52.7	N/A	N/A	N/A	N/A

[1] Full-time equivalent workers are based on Statistics Canada average wage and WCB payroll information as of December 31st. 2004 full-time equivalent workers based on estimate of both average wage and payroll information.

[2] Number of lost time claims and the lost time claim rate are as at December 31st.

[3] Return-to-work percentages are now calculated to represent actual returns to the job plus work readiness. Previous year figures have been changed to reflect new data calculations.

[4] Includes active employers as at December 31st.

[5] All years, except for 2004, are actual rates. 2004 is a provisional rate.

[6] Accumulated Market Value Adjustments (AMVA) is the fund created by Board policy starting in 2004 as a result of changes to accounting standards related to accounting for investments. Investments are recorded at fair market value and the AMVA represents unrealized gains (fair market value less carrying value) recorded in these investments.

† Certain comparative figures have been changed to conform to the current year's presentation.

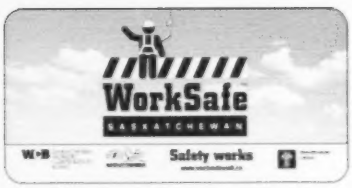
Saskatchewan 2003 Key Statistical Measures Comparison (2003 AWCBC KSMs)

The Association of Workers' Compensation Boards of Canada (AWCBC) coordinates creation of key statistical measures (KSMs) — a set of key financial and statistical indicators which can be used for comparison across jurisdictions. The current KSMs report indicators to the end of 2003. Following is how Saskatchewan compared for that period:

- The lowest average composite duration of claims among the provinces at 50.99 days.
- The second lowest provisional average assessment rate among the provinces at $1.83.
- The second lowest actual average assessment rate in all of the provinces at $1.81.
- The second lowest administration cost per time loss claim among all jurisdictions at $2,318 – a very close second to Manitoba at $2,315.
- The second lowest provincial average calendar days from registration to first payment issued at 15.58 days — and the lowest among the four western provinces.
- The fourth lowest administration cost per $100 of assessable payroll in all of the provinces at 33 cents; the second lowest among the four western provinces.

For more information go to www.awcbc.org.

WORKSAFE SASKATCHEWAN



WorkSafe Saskatchewan promotes a positive safety culture in the workplace by integrating safety and injury prevention programs that effectively reach province-wide audiences. The program's mission is to foster workplace partnerships committed to preventing the causes and reducing the impacts of occupational illness and injury. ***WorkSafe Saskatchewan*** is a joint initiative of the WCB and Saskatchewan Labour.

WorkSafe Saskatchewan's activities focus on three strategies designed to achieve the program's mission:

1 **Promote Prevention** – to develop and implement awareness campaigns that advance prevention, using the ***WorkSafe Saskatchewan*** brand name.

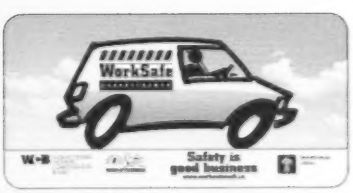
2 **Education and Training** – to facilitate occupational health and safety education and training.

3 **Share Resources and Information** – to develop and co-ordinate initiatives and to share information that advances prevention activities.

WorkSafe Saskatchewan's website (www.worksafesask.ca) offers information on occupational health and safety, with the goal of helping workers and employers in preventing injuries and illnesses in their workplaces. New topics are continually being contributed by groups such as the WCB, Saskatchewan Labour, and the Canadian Centre for Occupational Health and Safety.

WorkSafe Saskatchewan – Success Through Partnerships

WorkSafe Saskatchewan encompasses prevention promotion, prevention education and training, and the development of stakeholder partnerships. A great example this past year of the effectiveness of these partnerships is the new Occupational Health and Safety Practitioner program offered at SIAST's Kelsey Campus in Saskatoon. This nine-week applied certificate program is part of the ***Building OHS Capacity*** sector partnership sponsored by Saskatchewan Learning, Saskatchewan Labour and an extensive network of business, labour and post-secondary institutions.



The program was developed after extensive needs analysis with industry and complements other credit and field programs in health and safety. It provides an opportunity for Saskatchewan's OH & S managers and worker representatives to learn the essentials of occupational health and safety principles and practices. The courses are designed to provide a thorough foundation in health and safety and include roles and responsibilities, hazard control, safety program development, communication and adult teaching and learning principles.

The Top 10 Strategy

Another ***WorkSafe Saskatchewan*** initiative currently underway is the ***Top 10 Strategy***. The ***WorkSafe Saskatchewan*** committee identified the ten Saskatchewan employers (excluding health care employers) with the most time loss claims over a three-year period for participation in this program. The WCB and Saskatchewan Labour are working with these employers to develop or improve safety programs with the goal of decreasing injury rates and lessening the severity and duration of any time loss claims that do occur.

Positive results are being seen. Most of these employers had already embraced the need for improved safety in their workplaces and since the beginning of the program the Top 10 have decreased their overall injury rate by 15%, an improvement large enough to decrease the provincial injury rate.

Healthcare employers will be the focus of workplace safety programs during 2005, a plan that is well-supported by Saskatchewan Health and the provincial health regions.

The Experience Rating Program

In meeting the corporate strategic objective of reducing injury rates, Experience Rating has been introduced as an incentive for emphasizing safety and injury prevention in workplaces.

The Experience Rating Program looks at an employer's claims history over a three-year period or "evaluation window". Premiums set under this program more accurately reflect an individual employer's accident experience, resulting in premium discounts for good claims records or surcharges for poor claims records.

Educating the Public – It's Working!

A large component of the ***WorkSafe Saskatchewan*** program is creating public awareness of the importance of health and safety in the workplace and to emphasize the shared workplace responsibility for injury prevention.

In 2003 a major campaign was launched with the goal of introducing the ***WorkSafe Saskatchewan*** brand through print ads, radio commercials and billboards.

Further flights of advertising have since been rolled out. In spring and fall of 2004, radio and newspaper ads featured testimonials from safety-conscious employers and members of their Occupational Health and Safety committees. Billboards and television commercials expanded on brand awareness – showing the generic worker program icon demonstrating safe work practices: ergonomic workspaces, lifting safely, fall prevention and wearing proper gear.

Nearly half of Saskatchewan people have heard about safety campaigns conducted by the WCB and even more (58%) are familiar with the ***WorkSafe Saskatchewan*** brand.

A substantial majority (64%) attributes a positive influence from the WCB ads on their thinking about safety. Further, public support for the WCB's investment in safety campaigns is exceptionally high – 87% support continuing investment.

Additionally, nearly a third (32%) report they have changed workplace behavior because of ***WorkSafe Saskatchewan***. A very large portion (56%) report specific changes in workplace safety practices or programs.

Since ***WorkSafe Saskatchewan*** is relatively new, it is significant that the program is already seeing proof of behavior changes. In the next phase of the campaign, further progress in this area will be pursued as the first objective of brand awareness has been achieved.

SAFE SASKATCHEWAN

Safe Saskatchewan: a partnership for positive social change

In 2004, the WCB played a key role in the creation of ***Safe Saskatchewan***.

The concept was embraced by the Saskatchewan Safety Council who brought it to the WCB for support. A program of activity was developed and Saskferco, IPSCO, Mosaic Potash, SGI, ***WorkSafe Saskatchewan*** (represented by the WCB and Saskatchewan Labour), and Saskatchewan Health joined the list of founding partners. The public launch of ***Safe Saskatchewan*** in January 2005 marks a unique partnership in Canada and a significant contribution to Saskatchewan's centennial.

Safe Saskatchewan is organized under the umbrella of the Saskatchewan Safety Council, funded by private and public organizations. The program's overall mission is simple: to reduce the number of unintentional injuries in this province by convincing people that there are no "accidents", that all injuries are predictable and preventable.

The initial priority is a change in social attitudes towards safety. Future activity can include promotion of best practices, developing partnerships among organizations, facilitating community-based safety initiatives, and coordinating research and program evaluation.

A Saskatchewan priority

Why is ***Safe Saskatchewan*** important? Because, despite extensive individual safety programs in our province, we have one of the worst injury records in the country – nearly twice the national average. Most important, this injury rate occurs in all areas of life: at home, work, recreation, behind the wheel and on the farm.

Program partners recognized that something was missing in Saskatchewan — a public attitude that puts a high value on safety. Recognizing the need for social change is what sparked ***Safe Saskatchewan***, and the first program was a province-wide advertising campaign developed in 2004 for launch in 2005 to create more positive public attitudes towards safety.

The campaign's theme – **"Safety: life is better this way"** – aims to create higher expectations for injury prevention in every person's life. The goal is that people recognize safety as an essential part of a full life – similar to the way people now look at their personal health: they want the best and will change their behaviour to get it. The success of anti-smoking campaigns is just one example.

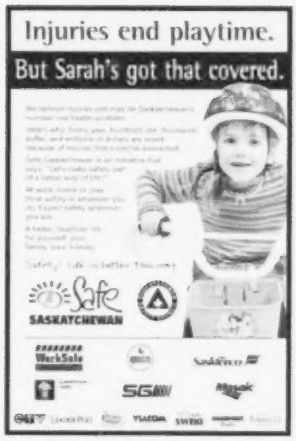
The timing for safety promotion is right, because safety – like smoking reduction and healthier lifestyles – is a critical component of primary health care, where the Canadian health sector, along with the federal and provincial governments, have recently begun focusing greater attention and resources.

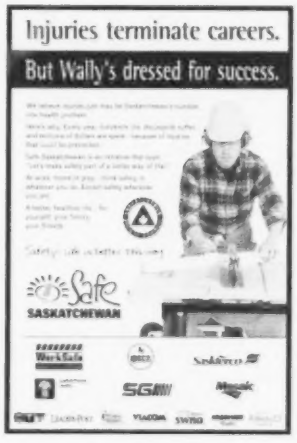
Founding ***Safe Saskatchewan*** members, including the WCB as the first contributor, provided cash and personnel. Another dozen organizations publicly endorsed the program, and the media have become effective partners. As ***Safe Saskatchewan*** succeeds and grows, attracting new funding partners, its programs can extend beyond public awareness and social change.

The WCB's strategic involvement

The WCB's involvement is a strategic priority directly connected to workplace safety. As ***Safe Saskatchewan*** creates change in public attitudes, there will be a direct affect on behaviour that reduces injuries in the workplace. The workplace value of ***Safe Saskatchewan*** will grow in the future as the program expands to include new services, coordination and research.

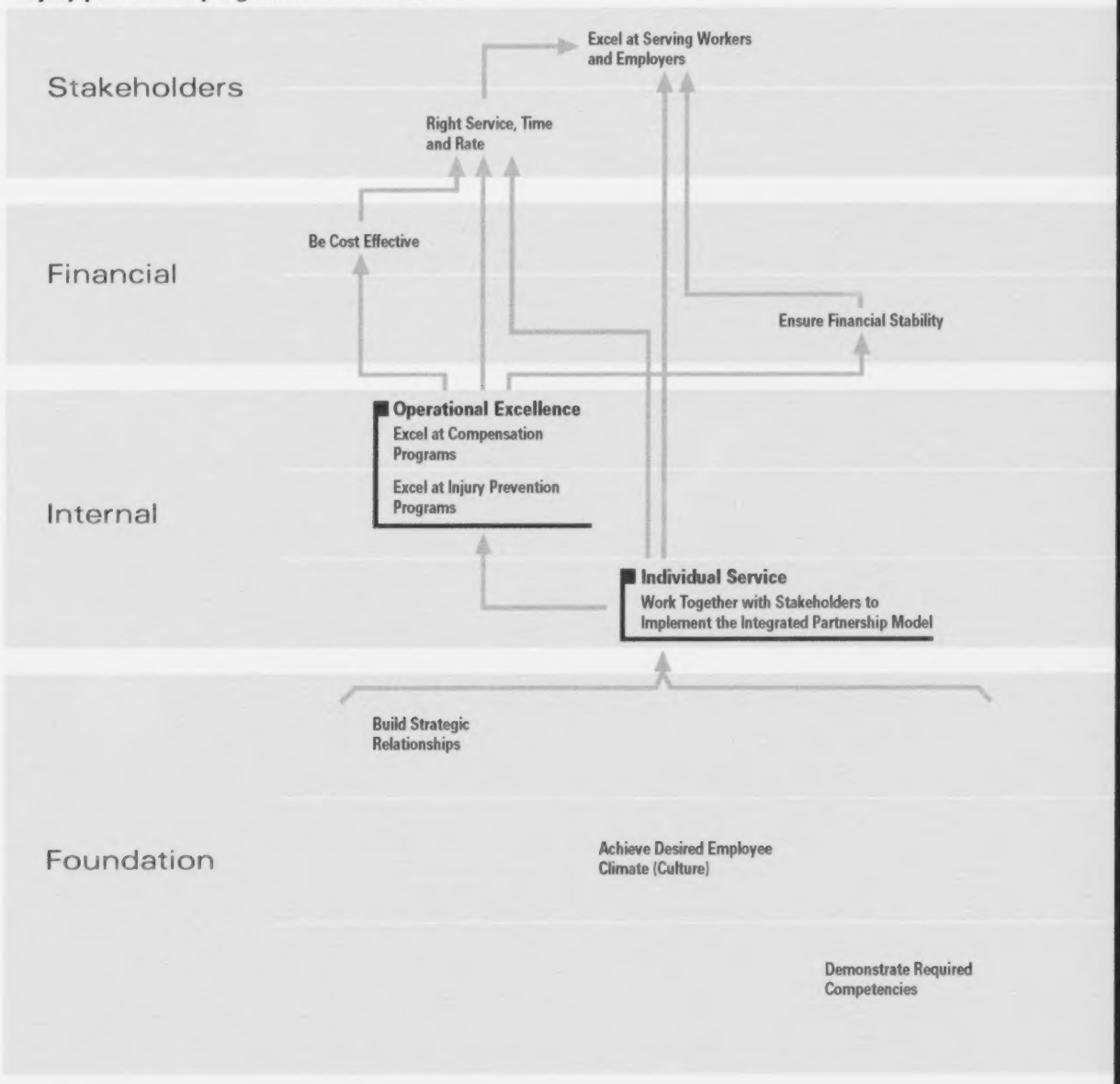
In fact, the WCB's interest in ***Safe Saskatchewan*** arose as a direct result of experience with its own ***WorkSafe Saskatchewan*** campaigns. It was in the course of further developing the ***WorkSafe Saskatchewan*** program that the WCB and Saskatchewan Labour recognized the need for a provincial initiative that supported new social awareness of safety in every walk of life.





BALANCED SCORECARD

Working together, we will excel in the development and delivery of workers' compensation and injury prevention programs and services.



The chart illustrates how the strategic objectives chosen as indicators of organizational success build up on one another in the four strategic aspects: Foundation, Internal, Financial and Stakeholder. As they are fulfilled, these objectives help move us toward our vision of excelling in serving workers and employers.

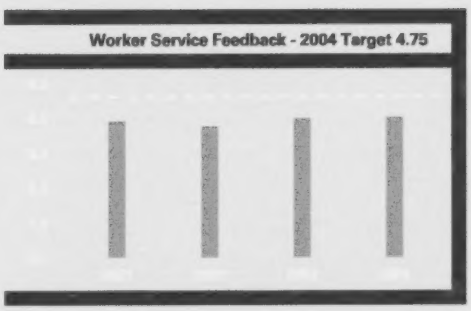
Indicator	Strategic Objective Definition	Importance to Organization
Quarterly Customer Service Satisfaction Survey	Provide support to injured workers, their families, and employers and return injured workers to wellness and suitable employment.	To achieve the vision and mission
1. Duration of Time Loss Claims (number of days 12 month rolling) 2. Time to First Payment 3. Time to Process Appeals	All WCB (compensation and employer) programs, processes, and services are provided when they are needed most, in an efficient and effective manner.	To maximize stakeholder relationships, confidence and service satisfaction
Administration Cost/Time Loss Claim	Administration expenses will be managed in the most efficient and effective manner.	To ensure that we are effective in providing value to our stakeholders
Assets/(Liabilities + Reserves)	Assets are adequate to cover liabilities plus reserves according to the Act and the WCB's funding policy.	To protect benefit entitlement and maintain competitive rates
1. Accuracy of Entitlement Decisions (%) 2. Program Cost/Time Loss Claim 3. Return to Work (%)	Develop and deliver innovative quality compensation programs in a timely, efficient and effective manner.	To provide injured workers, their families, and employers with excellent service
Injury Rate (%)	In cooperation with stakeholders, develop and implement a province-wide safety and injury prevention strategy.	To reduce the provincial injury rate
1. Percentage of Return to Work Plans in Place 2. Injury Rate of Targeted Employers	Ensure all stakeholders understand and accept their respective roles and responsibilities in establishing effective return to work and injury prevention programs.	All partners must understand and fulfill their roles for the system to reach its full potential
1. Number of MOUs/Charters/ Partnership Agreements in Place	Build external relationships with partners who will help the WCB achieve its strategic objectives.	Working cooperatively produces better results
Cultural Audit Results	Facilitate positive change so that the organization moves toward its ideal culture as defined by WCB employees.	Our corporate values are the standards by which our actions and decisions are to be considered and judged by others
1. Percentage of Employees Demonstrating Required Competencies as determined by Performance Management Process 2. Percentage of Employees Recruited Using Competency-based Staffing Process	90% of employees demonstrate competence as defined by WCB's competency framework.	Achievements include obtaining corporate and or personal goals and targets regardless of size. In order to do this we must recruit for and develop the appropriate competencies

BALANCED SCORECARD

Stakeholders

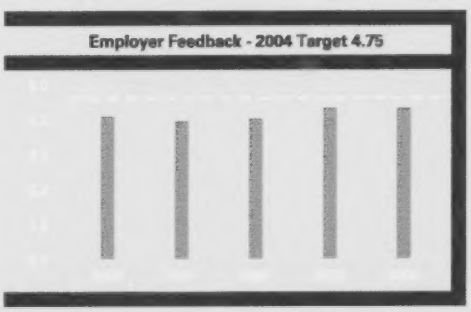
Workers Satisfaction

- Gives an external confirmation of whether our staff offers a high quality of service to injured workers, using a quarterly random survey of claimants. A composite index relating to WCB service was adopted in 2003. The index uses a five-point scale, ranging from "1" (very dissatisfied) to "5" (very satisfied). A rating of 4 or above indicates that overall, workers are satisfied with the quality of service provided by the WCB.
- 2004 results declined to 4.00 from 2003's high of 4.15, but indicate that workers continue to be satisfied with the quality of WCB service.



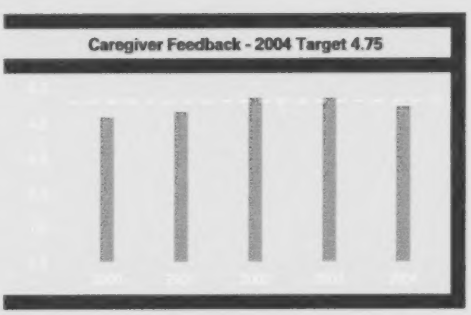
Employer Satisfaction

- Gives an external confirmation of whether our staff offers a high quality of service to employers, using a quarterly random survey. A composite index similar to that of the Workers' Perspective was introduced in 2003. A rating of 4 or above indicates that overall, employers are satisfied with the quality of service provided by the WCB.
- Employer satisfaction levels sustained their same high level of 4.30 during 2003 and 2004.



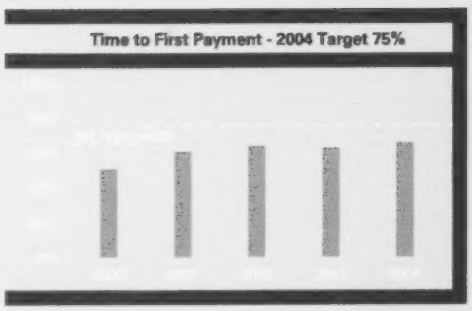
Caregivers' Satisfaction

- Gives an external confirmation of how our staff offers a high quality of service to health care providers, using a biannual survey.
- The caregivers survey showed consistent satisfaction with service over the past three years, although 2004 results fell slightly below target.



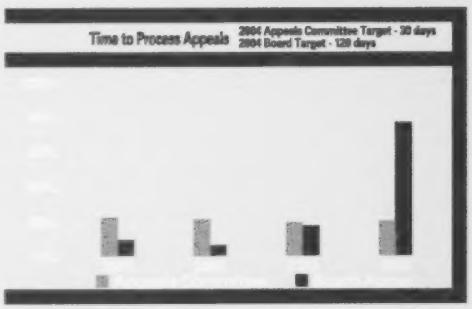
Income Replacement

- Shows the proportion of workers receiving their first wage loss cheque within 14 days of the date of injury.
- In 2004, 65% of workers eligible for wage loss benefits were receiving their first payment within 14 days of the date of their injury. 75% of eligible workers received their first cheque within 14 days of the date the WCB was notified. The difference reflects delays in reporting.



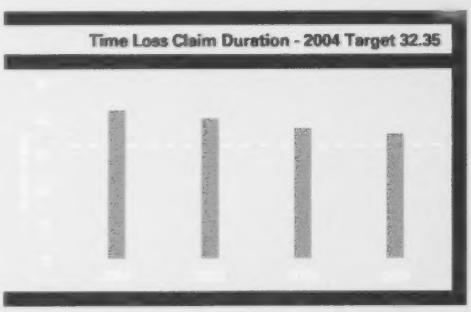
Appeals

- Shows the length of time to process an appeal from the date it is received by the WCB until the date a decision is rendered.
- The percentage of appeals processed within 30 days at the Appeals Committee level continues to remain relatively constant. Significant progress has been made in reducing the time to render a decision at the Board level, so that the percentage of decisions provided within the targeted timelines has increased significantly.



Claims

- Shows the average number of days of time loss claims (12 month - all claims).
- This is a new Balanced Scorecard measure introduced in 2004, although results from previous years have been regularly reported in other statistical information. 2004's duration of time loss claims averaged 35.35 days.

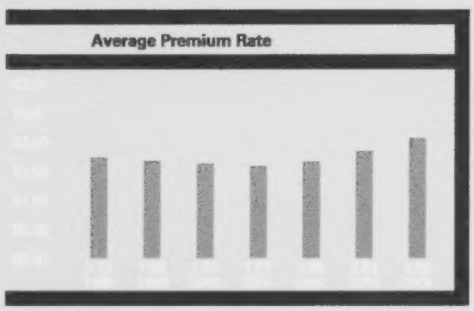


BALANCED SCORECARD

Financial

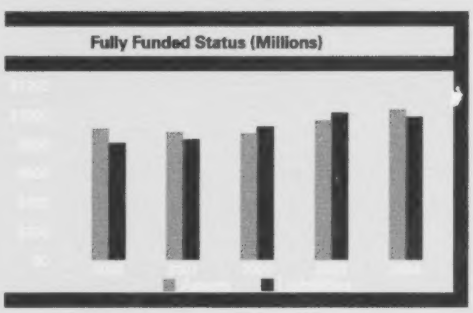
Stability of Rates

- Shows the fluctuation in employers' rates over time.
- Despite a rate increase in 2004, the $2.05 average employer premium rate net of discounts continued to be among the lowest in provincial jurisdictions.



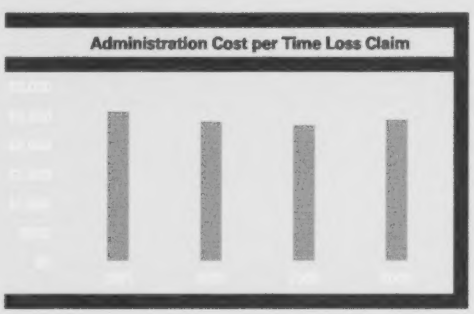
Fully Funded Status

- Shows the comparison between the WCB's assets and liabilities.
- For 2004, assets were $1,030.3 million and liabilities were $977.6 million.
- The WCB continues to be able to fund 100% of its legislated requirements.



Administration Cost per Time Loss Claim

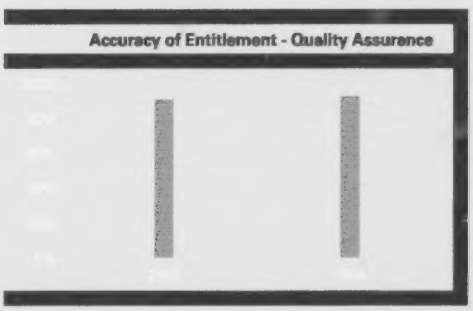
- Shows the average cost for administering a time loss claim, an important measure of administrative efficiency.
- While administration costs continued to decrease in 2004, there were fewer time loss claims, which resulted in a higher rate.
- In 2003 (the most recent year nationally comparable statistics are available) Saskatchewan was virtually tied for the lowest cost per time loss claim in Canada.



Internal

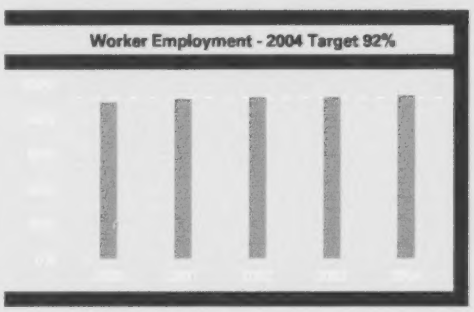
Accuracy of Entitlement Decisions

- The WCB's quality assurance checks on accuracy of entitlement ensure that workers receive the correct benefits in the right amounts.
- This measure was first introduced in 2003, with 92% accuracy reported for 2004.



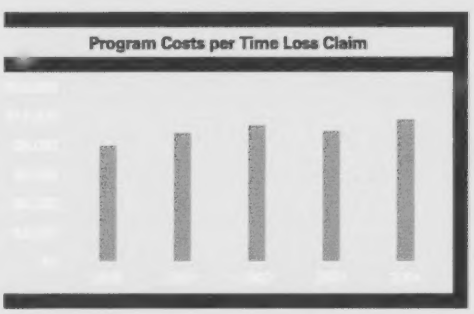
Return to Work

- Shows the proportion of injured workers who have returned to employment after being declared employable.
- Based on all closed claims, 93% of injured workers declared employable returned to work in 2004. The remainder either moved to long-term compensation, or although considered employable, did not return to work for reasons unrelated to their claim.



Program Costs Per Time Loss Claim

- Demonstrates the amount spent annually on benefit programs, as a comparison of program costs per time loss claim.
- In 2004, an average of $9,674 was spent on program costs (income replacement, medical, vocational rehabilitation) for every time loss claim.

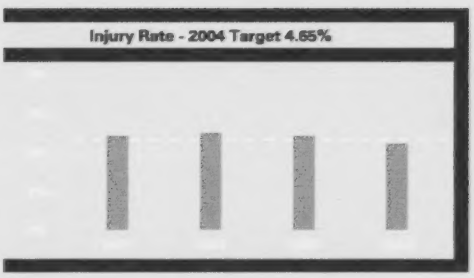


BALANCED SCORECARD

Internal (continued)

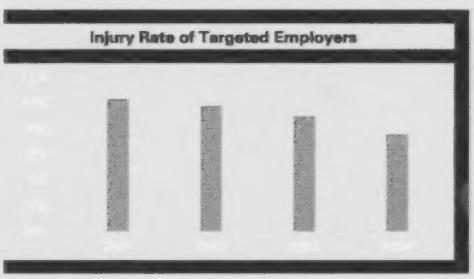
Injury Rate

- Measures the number of injuries per 100 workers.
- In 2004, the injury rate dropped dramatically to 4.40% from 4.81% in 2003, and the 25-year high of 4.95% in 2002.



Injury Rate of Targeted Employers

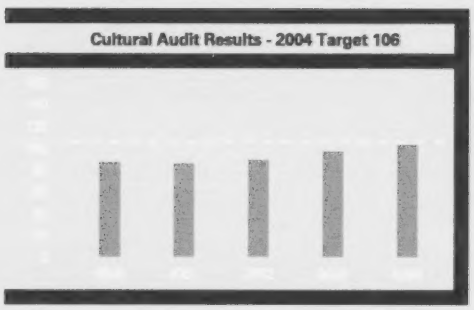
- Measures the injury rate among employers with the highest number of injuries.
- In 2004, ***WorkSafe Saskatchewan*** began a collaborative effort with ten large employers to reinforce the importance of safety and injury prevention. That year, this group of employers' composite injury rate fell by 15.9%.



Foundation

Constructive Culture

- Measures the rating staff give each year to positive aspects of the WCB's workplace culture. 100 represents the median score for companies using this test instrument.
- In 2004, audit results showed good progress toward the ideal constructive culture. At 102, the organization has exceeded the median, working toward its target of 106.



STATISTICAL SUMMARY

Claims Reported[1]	
2000	37,717
2001	38,240
2002	39,821
2003	38,919
2004	37,715

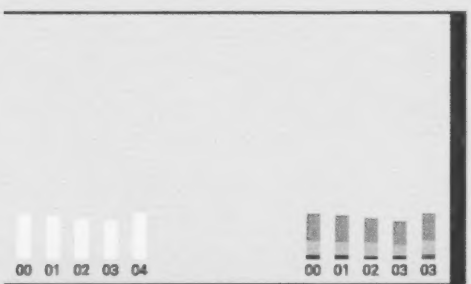
Claims Accepted[2]	
2000	32,927
2001	33,552
2002	35,128
2003	34,949
2004	32,681

No Time Loss Claims[3]	
2000	18,459
2001	18,737
2002	19,938
2003	20,047
2004	18,326

Time Loss Claims[3]	
2000	14,433
2001	14,786
2002	15,174
2003	14,876
2004	14,329

Fatalities[3]	
2000	35
2001	29
2002	16
2003	26
2004	26

Average Days on Compensation[4]	
2000	26.4
2001	27.6
2002	25.4
2003	25.0
2004	23.2



Unaccepted Claims (%)[5]		Composition of Unaccepted Claims (% of Reported Claims)		
		Not work Related	Not Covered under Act	No Further Info
2000	10.1	6.0	0.7	3.4
2001	9.8	5.9	0.7	3.2
2002	9.1	5.4	0.5	3.2
2003	8.5	5.3	0.6	2.6
2004	10.1	6.0	0.8	3.4

[1] Reported Claims: New claims reported to the WCB in the current year, both accepted and unaccepted. Additional claims reported information can be found on the WCB's website, www.wcbsask.com

[2] Claims Accepted includes time loss, no time loss and fatality claims.

[3] Based on new claims reported to, and accepted by, the WCB in the year. Excludes claims not covered under the Act, not work related, still pending, and / or duplicated within the system.

[4] Average days on compensation based on new 2004-only time loss claims registered.

[5] Unaccepted claims are reported as a percentage of the total entitlement decisions for claims reported for the year. Entitlement decisions status is as at Feb 1/05 for 2004 claims reported. Claims are not accepted when the industry is not covered by *The Workers' Compensation Act*, a claim is not work related, or no further information is received following the initial report of the injury. Totals may not equal due to rounding.

2004 top five industry codes with injuries*

Industry codes		
G2	Health Authorities, Hospitals, Care Homes	4,879
B1	Construction Trades - Residential, Commercial and Industrial	2,709
C3	Grocery, Department Stores, Hardware and Wholesale Chain Stores	2,657
S2	Hostels, Independent Services, Restaurants, Hotels, Motels	2,612
C6	Automotive, Implement Sales and Service and Automotive Service Shops	1,915

* All claims reported and accepted in 2004

2004 top five occupations with injuries*

Occupation	Number of Claims Reported
Truck Drivers	1,260
Nurses' Aides and Orderlies	1,247
Welders and Flame Cutters	1,094
Nurses, Graduate, Except Supervisors	841
Motor Vehicle Mechanics and Repairmen	729

* All claims reported and accepted in 2004

2004 top five areas of injury*

Body Part	Number of Claims Reported
Back	5,911
Fingers	5,069
Eyes	2,533
Shoulder	1,852
Hands	1,823

* All claims reported and accepted in 2004

Long term earnings replacement awards

New awards 2004	241
Number receiving at December 2004	2,101

Dependent spouses

New awards in 2004	19
New Act wage loss recipients (including 2004)	363
Old Act lifetime pension recipients	239

Number of Permanent Functional Impairment Awards	
2000	443
2001	407
2002	484
2003	469
2004	431

Assessment Ceiling	
2000	48,000
2001	48,000
2002	48,000
2003	51,900
2004	53,000

Number of Active Employer Accounts*	
2000	31,657
2001	31,225
2002	31,327
2003	31,630
2004	32,125

*Active employers excludes employers whose assessment accounts were finalized during the year.

Assessable Payroll (billions)*	
2000	9.14
2001	9.37
2002	9.50
2003	10.00
2004	10.47

*Payroll provisional as at December 31st.

	Average Provisional Premium Rate*	Average Actual Premium Rate**
2000	1.73	1.61
2001	1.70	1.57
2002	1.75	1.65
2003	1.91	1.81
2004	2.13	2.05

* Average provisional premium rates are based on anticipated reported payroll at the beginning of the fiscal year.

** This rate consists of the base rate net of merit/surcharge. 2004 rate was provisional at time of publication.

INJURY RATES AND CLAIM DURATIONS

Rate Code	Description	% of Workers Injured with Time Loss					Average Days				
		2004	2003	2002	2001	2000	2004	2003	2002	2001	2000
All Class**		4.40	4.81	4.95	4.79	4.71	23.2	25.0	25.4	27.6	26.4
A11	Light Agricultural Operations	8.98	11.37	12.44	10.47	10.47	28.0	26.0	22.1	26.6	26.0
A21	Farming & Ranching	3.70	4.59	4.79	6.54	6.03	35.6	40.7	47.7	68.0	46.3
A31	Grain Elevators & Inland Terminals	1.18	1.05	1.17	1.41	1.43	13.6	10.8	19.2	23.9	20.0
B11	Construction Trades	8.67	10.04	8.72	9.19	8.51	22.2	19.3	21.2	21.9	27.8
B12	Residential Construction	9.45	10.95	11.30	9.81	12.02	30.1	30.7	34.6	34.1	38.6
B13	Commercial, Industrial Construction	9.09	10.95	10.92	10.70	12.26	29.4	35.4	30.3	31.9	34.0
C12	Light Commodity Marketing	1.36	1.53	1.36	1.35	1.63	23.0	25.1	16.6	20.7	28.9
C32	Grocery, Department Stores, Hardware	3.38	3.22	3.54	4.02	3.58	20.2	22.5	20.9	22.8	21.6
C33	Wholesale, Chain Stores	6.16	6.87	7.44	6.66	6.59	18.1	22.1	23.2	25.9	26.0
C41	Co-operative Associations	4.17	4.45	4.11	4.10	3.65	25.6	19.9	17.4	24.6	15.7
C51	Lumber Yard, Builders Supplies	5.66	6.83	6.48	6.24	6.11	22.1	21.3	25.2	20.2	16.2
C61	Automotive, Implement Sales & Service	2.47	2.81	3.21	3.23	3.27	22.3	24.3	22.6	19.9	24.0
C62	Automotive Service Shops, Towing	4.39	4.84	4.80	4.72	5.64	20.5	22.4	26.9	25.8	21.9
D11	Open Seam Mining	0.96	1.30	0.83	0.91	1.34	18.6	9.3	24.2	20.5	39.0
D12	Mining Coal	0.99	6.29	5.22	4.37	3.69	59.2	12.4	26.9	17.0	35.1
D21	Conventional Potash Mining, Refining	1.58	1.91	2.64	2.20	1.89	16.0	14.1	31.6	25.7	25.8
D32	Operation of Oilwells	1.11	1.12	0.87	1.04	1.41	31.4	55.1	12.7	36.7	32.9
D41	Oilwell Servicing	5.43	6.50	6.75	7.91	7.88	28.1	32.4	36.7	36.1	31.0
D51	Service Rigs, Water Well Drilling	5.42	6.89	8.38	8.42	11.49	51.0	34.4	48.1	41.7	52.2
D52	Drilling, Seismic	2.46	4.68	2.42	5.80	5.45	45.2	58.5	52.9	41.7	73.5
D61	Mining Exploration	4.41	4.94	3.02	8.53	6.37	7.1	6.0	50.6	103.2	51.3
D62	Underground Mining and Maintenance	4.07	7.48	4.42	4.11	6.29	28.3	47.2	33.9	31.1	35.5
D63	Diamond Drilling	7.59	11.66	5.20	3.62	7.56	72.6	65.1	139.5	91.0	77.6
F11	Conventional Logging Operations	8.54	30.89	16.89	16.92	26.12	43.8	41.1	55.5	40.7	68.1
F12	Mechanical Logging Operations	3.18	5.29	3.66	4.87	5.98	32.8	26.8	44.2	59.1	54.3
F13	Log/Pulpwood Hauling	5.50	11.73	7.74	7.07	6.04	45.5	37.8	37.3	62.3	74.8
F22	Planing, Sawing, Mills, Waferboard	4.68	4.54	6.68	10.79	9.73	24.5	22.0	25.7	25.5	24.4
F31	Pulp and Paper Mills	1.08	1.26	2.70	2.50	2.68	15.3	7.6	18.5	15.0	21.1
G11	Universities and Regional Colleges	1.58	1.64	1.50	1.65	1.51	14.8	24.8	29.6	21.1	26.9
G12	School Divisions, Housing Authorities	3.82	3.97	4.00	3.33	3.54	29.9	20.4	25.1	27.1	22.6
G22	Health Districts, Hospitals, Care Homes	6.83	7.20	6.85	6.78	6.11	27.1	29.1	31.2	35.3	31.9
G31	Cities, Town, Villages, RMs	6.01	6.04	6.89	6.32	5.49	17.0	19.1	19.4	20.1	18.8
G51	Government of Saskatchewan & Departments	3.73	4.21	4.11	3.32	3.20	23.2	24.3	26.1	27.5	26.7
M31	Manufacturing, Pipeline Operations	1.38	0.84	1.34	1.71	1.60	16.1	15.8	9.9	10.9	29.8
M33	Refineries and Upgrader	1.18	1.41	1.39	1.10	1.83	22.2	12.7	14.5	52.3	23.3
M41	Dairy Products, Soft Drinks	14.05	12.87	13.70	15.32	9.28	19.3	19.3	19.4	17.2	18.8
M42	Bakeries, Food prep & packaging	3.81	3.52	6.20	7.12	6.74	14.0	22.7	25.1	37.1	22.7
M62	Mills, Semi Medium Manufacturing	11.37	12.78	12.98	11.19	11.02	14.3	17.3	18.0	21.1	21.3
M72	Processing Meat, Poultry and Fish	20.05	30.05	30.21	33.09	35.19	14.7	16.7	21.1	26.3	17.0
M81	Metal Foundries & Mills	3.93	3.89	4.77	4.78	4.52	24.7	23.1	20.7	28.5	28.6
M91	Agricultural Equipment	12.75	15.59	18.32	17.19	15.57	10.9	14.3	16.5	15.5	14.5
M92	Machine Shops, Manufacturing	12.80	14.50	16.38	16.52	16.12	15.6	16.6	16.1	18.2	19.2
M94	Iron and Steel Fabrication	19.16	21.47	23.37	18.90	23.65	11.8	11.8	13.5	14.0	17.0
R11	Road Construction and Earthwork	5.74	5.96	4.96	5.45	5.44	36.5	37.9	37.5	38.5	34.9
S11	Legal Offices, Financial, Drafting	0.29	0.30	0.24	0.31	0.36	22.7	39.0	22.1	18.9	18.7
S12	Offices, Professionals	0.78	0.97	0.73	0.60	0.75	23.7	23.3	27.9	35.7	30.4
S21	Hostels, Independent Services	1.94	1.74	1.85	1.73	1.66	23.6	24.2	25.1	22.5	25.4
S22	Restaurants, Catering, Dry Cleaning	2.33	2.62	3.00	3.10	3.09	16.8	18.9	19.3	20.4	19.0
S23	Hotels, Motels, Taxis	3.15	3.21	2.96	3.21	2.84	28.4	31.3	25.6	32.9	30.5
S32	Service Clubs	3.06	3.06	3.16	2.93	3.17	23.6	31.7	38.1	26.3	25.6
S33	Caretaking, Park Authorities	6.17	4.55	4.08	4.98	4.40	26.0	35.5	28.5	42.0	28.4
S41	Engineering, Testing & Surveying	0.76	1.11	0.87	1.10	0.92	27.4	14.5	23.0	23.3	18.5
T42	Transportation, Courier, Commercial Bus	8.82	9.74	10.13	10.09	10.62	32.7	37.7	38.5	38.9	31.8
T51	Operation of Railways	2.64	3.19	2.83	2.64	1.69	35.9	37.0	28.5	30.0	47.4
T61	Commercial Air Transportation	7.38	2.34	3.30	2.59	3.04	13.7	19.1	33.4	26.2	23.1
U11	Telecommunications	1.90	2.52	1.86	1.16	1.61	14.1	17.0	21.0	26.4	17.3
U31	Electric Systems	2.82	2.63	3.19	2.06	2.37	25.5	22.7	33.6	28.5	17.8

% of workers injured with time loss equals time loss claims divided by # of workers covered.
Number of workers covered calculated by dividing assessable payroll by the Statistics Canada average weekly wage for each rate code.
** All Class Injury Rate includes Government of Canada (Deposit Account)

RISK MANAGEMENT PLAN

During 2004, the WCB began an Enterprise Risk Management project which brings more discipline and sophistication to our risk management plan and process. The weighting of identified residual risks will assist in prioritizing initiatives and allocating resources within our planning process. The results of this project will be published in our 2005 stakeholder report.

The following pages show highlights of the WCB's risk management plan — executive management's response to the Board's direction to undertake an in-depth analysis of the WCB's business risks. This analysis includes risk identification, an assessment of the impact of each risk, and initiatives to mitigate their influence on the administration of the compensation system.

Listed below are highlights from the plan's assessment of external risks.

Economic Instability

ISSUE	IMPACTS	RESPONSE
Uncertainty in the investment markets	WCB financial stability at risk, especially sustainability of funding strategies and premium-setting approaches.	• Monitor investment performance quarterly and annually through the Investment Committee. • Create portfolio diversification policy. • Retain professional investment managers to ensure quality of diversification and risk management. • Closely monitor investment managers' performance and portfolio returns. • Review and enhance investment policy annually.
Cycles in the economy	Fluctuations in employment levels — Increased employment can reduce premiums but can increase injury numbers, as well. Decreased employment can increase premiums, but can reduce injury numbers.	• Build and maintain sufficient reserves to smooth out the effects of economic cycles. • Improve ability to monitor economic conditions and forecast their operational impacts.

RISK MANAGEMENT PLAN

Absence of Economic Model

ISSUE	IMPACTS	RESPONSE
Premiums collected do not reflect actual claims experience	Revenue and expense imbalances can result in operating shortfalls, depleted reserves and passing on of current claims costs to future employers.	• Maintain an actuarial-based rate-setting model using the same assumptions as in the actuarial valuation of claim liabilities. • Annually review assumptions and adapt as required so that rate model continues to reflect experience. • Retain part-time staff actuary to forecast costs based on economic indicators for enhanced ability to match revenues and expenditures. • Maintain adequate levels of reserves to allow for inability of any actuarial model to perfectly project future needs.

Unstable Injury Rate

ISSUE	IMPACTS	RESPONSE
Increasing claim volumes	Increased claims costs force higher premiums.	• Influence employer and worker safety practices through: - experience rating (merit/surcharge) program; and - safety initiatives in cooperation with Occupational Health & Safety, industry safety associations and ***WorkSafe Saskatchewan***.

No Return-to-Work Commitment

ISSUE	IMPACTS	RESPONSE
Any single stakeholder withdrawing commitment limits system's success in returning workers to the job	Increased durations, compensation costs and premium rates.	• Maintain, monitor and enhance team-based case management model. • Maintain the formal quality assurance component of the claims process. • Collaborate with key stakeholders (employers, workers, health care providers) through education, contracts, communications and service integration strategies. • Proactively advance the work of the multi-stakeholder Early Intervention Advisory Committee.

Changing Labour Force

ISSUE	IMPACTS	RESPONSE
Increasing proportion of older workers and a shortage of qualified younger workers	Older workers require more treatment to recover from injuries, putting upward pressure on costs. Absence of qualified new employees can make it difficult to attract qualified individuals to the WCB.	• Review and refine Early Intervention Programs and claims management processes for early medical and functional rehabilitation. • Develop WCB internally to be a first-choice employer: - HR planning; - competency recruitment framework; - career and succession management; and - joint strategies with the First Nations community.

Increasing Customer Expectations

ISSUE	IMPACTS	RESPONSE
Increasing customer expectations	Rising expectations, or expectations that differ from WCB's legislated mandate, can result in lack of stakeholder confidence.	• Use surveys to identify customer expectations and areas for change in WCB policies and practices. • Use communications for education and information-sharing with stakeholders. • Enhance customer service standards, quality assurance processes and customer service training.

APPEALS REPORT

The WCB has made the appeal process easily accessible and understandable for clients, so they are assured their concerns are thoroughly and independently reviewed. When case managers advise clients of a claim decision, they also inform the client that he or she can choose to have the decision reviewed. Clients are also given a fact sheet on how to launch an appeal. In turn, our clients are responding by launching increasing numbers of appeals.

Appeals Committee

The Appeals Committee received 1,077 appeals in 2004, continuing the record pace of the past few years. The Appeals Committee had a backlog of over 400 appeals at the beginning of 2004. Addressing the resulting service delays was a primary focus for the Committee during the past year. Through process reviews aimed at increasing productivity and the appointment of an additional Appeals Officer, the Committee adjudicated a record 1,136 appeals in 2004, a 40 per cent increase over 2003. As a result, the appeal backlog was reduced to 307 by the end of 2004.

The Appeals Committee improved its efficiency in 2004. In the last nine months of this year adjudication time and administration costs per appeal were reduced by approximately 25 per cent from the previous five-year average. The Committee will continue identifying other efficiencies in 2005, with the goal of further reducing the number of backlogged appeals.

The Committee believes an appeal or client concern provides a unique opportunity for an organization to evaluate and improve service to its clients. Building on the success it achieved in 2004, the Appeals Committee will continue its ongoing process review and strive to identify how it can contribute further to the WCB's overall goal of excellence in service delivery.

Appeals Activity

Appeals Committee

	2004	2003	2002	2001	2000
Appeals Received	1077	1081	979	826	873
Decisions Made:					
Appeal Successful (Accepted)	266	197	176	163	169
Original Decision Upheld (Denied)	639	422	414	349	405
Returned to Original Unit for Further Development	231	221	206	243	171
Total	**1136**	**840**	**796**	**755**	**745**
Appeals Withdrawn	42	44	35	22	40
*Appeals Pending	307	408	211	63	14
Average Number of Days for Decision	157	149	69	73	107
Appeals Decided within 30 Days	21.9%	18.8%	20.9%	20.1%	9.6%
Appeal Meetings	98	86	53	47	27

*Past year results revised to reflect refined data analysis.

Sources of Appeals

Appeals Committee

Source*	2004	2003	2002	2001	2000
Worker	717	659	613	523	517
Worker's Advocate	114	120	107	106	146
Employer	75	116	147	80	88
Union Official	49	48	34	43	47
Lawyer	32	27	27	35	37
Family	5	14	15	14	7
Other Representative	85	97	36	25	30
Total	**1077**	**1081**	**979**	**826**	**873**

*Some sources combined into "Other" category due to historically small number or no appeals.

Nature of Appeals

Appeals Committee

ISSUE	2004	2003	2002	2001	2000
Initial Acceptance	290	269	292	280	345
Recovery / Fitness (Ability to Return to Work)	189	188	166	134	124
Relationship (Of one injury to another)	177	198	165	125	140
Estimated Earning Capacity	74	65	50	45	58
Cost Relief	67	85	69	32	35
Recovery (on-going due to pre-existing condition)	67	56	54	56	42
Suspension	43	36	26	23	20
PFI	42	43	33	36	24
Expenses	29	31	20	13	9
Wage Base	24	22	20	24	19
Retraining	23	11	22	12	10
Independence Allowance	8	14	14	9	0
Dependents	0	1	1	3	1
Other	44	62	47	34	46
Total	**1077**	**1081**	**979**	**826**	**873**

Board Appeals

A client who is not satisfied with the appeal decision provided by the Appeals Committee can have the matter heard by the WCB's Board Members. At the Board level, decisions are based on existing information in the claim file and on additional information provided in writing or at a hearing. Board members follow four key principles to ensure hearings are conducted within the framework of the compensation system:

- The Board is not bound by existing policy in making its decisions.
- A Board decision that does not follow current policy does not mean that a new policy has been created.
- Board decisions are not precedent-setting.
- WCB staff is bound by decisions made by the Board.

In recent years, the Board has heard significantly higher numbers of appeals, the after-effects of the increasing volume of appeals handled by the Appeals Committee. Last year, the Board received 284 appeals, and made decisions on 267 of them. Nineteen appeals were withdrawn. By making adjustments to accommodate the larger number of appeals, in 2004 the Board was able to reduce the time required for each appeal to an average 94 days, well below the objective of 120 days.

Appeals Activity

Board Appeals

	2004	2003	2002	2001	2000
Appeals Received	284	240	297	246	201
Decisions Made:					
Appeal Successful (Accepted)	115	124	108	85	67
Original Decision Upheld (Denied)	152	170	122	151	149
Total	**267**	**294**	**230**	**236**	**216**
Appeals Withdrawn	19	11	11	12	10
Appeals Pending	74	75	140	84	94
Average Number of Days for Decision	94	172	163	142	188
Oral Hearings	118	166	123	84	86

Sources of Appeals

Board Appeals

Source	2004	2003	2002	2001	2000
Worker's Advocate	102	77	85	95	69
Worker	99	82	120	78	67
Lawyer	11	10	22	15	19
Employer	32	28	39	15	13
Union Official	5	5	7	15	4
Family	2	6	1	2	2
Other Representative	33	32	23	26	27
Total	**284**	**240**	**297**	**246**	**201**

Nature of Appeals

Board Appeals

ISSUE	2004	2003	2002	2001	2000
Relationship (Of one injury to another)	83	65	87	77	70
Initial Acceptance	61	59	72	50	43
Recovery / Fitness (Ability to Return to Work)	60	48	55	59	40
Cost Relief	21	16	18	6	8
Estimated Earning Capacity	14	19	13	5	6
Wage Base	8	3	4	5	4
Transportation Expense	7	7	4	0	1
PFI	6	8	14	7	5
Assessment Rates & Surcharge	6	4	2	6	0
Retraining	4	3	10	5	7
Suspension	3	0	3	2	6
Dependents	1	0	0	0	2
Recovery (on-going due to pre-existing condition)	Board records this issue differently than Appeals Committee				
Other	10	8	15	24	9
Total	**284**	**240**	**297**	**246**	**201**

APPEALS REPORT

Medical Review Panels

Medical Review Panels are assembled after all other avenues of appeal have been exhausted, in specific situations when a worker's doctor or chiropractor disagrees with a Board decision on medical grounds. The chairperson for the panel is chosen by the WCB, in consultation with the Saskatchewan Medical Association. The worker chooses the medical practitioners who sit on the panel. Medical Review Panel decisions are binding on the worker and on the WCB.

In 2004, seven Medical Review Panels were held, compared to nine in 2003.

Appeals Activity
Medical Review Panel

	2004	2003	2002	2001	2000
Appeals Received	7	9	29	15	6
Decisions Made:					
Appeal Successful (Accepted)	4	3	14	9	5
Original Decision Upheld (Denied)	3	4	14	6	1
Total	**7**	**7**	**28**	**15**	**6**
Pending	0	2	1	0	0

Nature of Appeals
Medical Review Panel

ISSUE	2004	2003	2002	2001	2000
Relationship (Of one injury to another)	6	8	25	10	4
Initial Acceptance	0	0	0	0	0
Recovery / Fitness (Ability to Return to Work)	0	1	2	4	1
PFI	1	0	2	1	1
Other	0	0	0	0	0
Total	**7**	**9**	**29**	**15**	**6**

FAIR PRACTICES OFFICE

The Fair Practices Office (FPO) completed its first full year of operation in 2004. The office was established by the WCB in September 2003 as a result of recommendations of the Dorsey review of the WCB in 2000 and the Workers' Compensation Act Committee of Review in 2001. Both reports had recommended a fair practices office to "assist our clients with disputes and complaints by steering them through the process to the right place." Initial efforts are directed towards resolving complaints and providing information about policy and procedure while detailed investigations are conducted as required.

In establishing the Fair Practices Office within the WCB building in Regina, I was keenly aware of the need to maintain both the reality and the perception of an impartial and neutral perspective for the FPO. This has been accomplished by acquiring separate space with restricted access, so that confidentiality of inquiries and privacy of records can be assured. While I have full access to claim files, WCB staff does not have access to the files created within the FPO.

Explaining the role of the FPO to new callers can be challenging. I often describe the position as being like an internal ombudsman, a role that I am familiar with due to my 23 years experience with the Provincial Ombudsman in Saskatchewan. I listen to the concerns brought to me and try to provide information that will assist in addressing those concerns. Many callers are pleased to obtain information about the policies used by the WCB in making decisions on their claim, or in learning about the process that will be followed during the course of their claim. I see my role as one of listening to concerns and explaining the process in a way that can be easily understood. I do not see myself as a defender of the WCB, but rather as one who tries to explain why a decision may have been taken, based on existing legislation or policy.

If a complaint requires a full review, I will meet with case managers, team leaders and directors to understand the rationale for decisions.

Over the past year, I have met with individual staff members to discuss specific cases and to make recommendations for changes or new actions. Most staff have come to understand that my recommendations are based upon fairness and the application of existing policy. They are beginning to see me as a problem fixer, rather than as one who tries to lay blame or find fault. I am encouraged by the overall acceptance of the FPO by front-line staff.

The Fair Practices Officer reports directly to the Board through the Chair. In 2004, I began meeting monthly with all of the Board Members. This dialogue identified two instances where WCB staff were applying policies and procedures that had not been formally approved by the Board. The Board understood that the relevant policy documents were being provided to clients upon request. My own inquiries revealed that WCB staff were not providing these policies, as they were not in the Board-approved policy manual. I encouraged the Board to review and approve these policies so they could be included in the policy manual. Over the course of the year, both policies were approved by the Board and are now included in the policy manual. As part of the CEO's commitment to openness and fairness, and in keeping with section 21.1(2) of *The Workers' Compensation Act 1979*, the CEO also ordered that any policy used to make a decision will be provided to the worker or employer, upon request.

FAIR PRACTICES OFFICE

I also investigated two cases that revealed a lack of clarity in a WCB policy. In these cases, clients requiring vocational rehabilitation changed residences in order to attend training. This resulted in the transfer of the client file from one case management team to another. Rather than implement the vocational rehabilitation plans, the new case manager began re-evaluating them, after the clients had already relocated. Both situations were resolved, and the case management teams have now established a "warm transfer" (personal contact) to manage similar situations in the future. Although the problems were resolved, I used the opportunity created by these individual cases to encourage the WCB to revise the policy in this area to prevent a future recurrence of this problem.

The following tables outline the source of complaints received during 2004, the categories of complaints, and how they were resolved. I am particularly pleased with the resolution of those complaints that were referred by the FPO for review and/or action.

Source of Complaint	
Employer	39 (9.8%)
Injured worker	346 (87.2%)
Other	12 (3.0%)
Total	**397**

Category of Complaint	
Disagree with decision	232
Timeliness	68
Communication/services	47
Information	47
FPO issues (systemic)	3
Total	**397**

Complaint Resolution	
Called (WCB staff) for clarification	52
Completed by FPO without referral	207
Referred to WCB - Decision changed (22) - New action taken (85) - Reviewed – no change (28)	135
Total closed	**394**

FAIR PRACTICES OFFICE 2004 CASES

#04-349 Two appeals?

A complaint was received from a union representative on behalf of an injured worker. The representative alleged that after waiting six months to obtain a favorable decision from the Appeals Committee, the case manager had overturned the decision of the committee and terminated all benefits. The union representative expressed concern about the decision of the case manager and about the need to wait a further six months for another appeal to be heard.

A review of the file confirmed the Appeals Committee had given the benefit of doubt to the worker that a pre-existing knee problem had been accelerated by his work injury and therefore, the WCB should accept the restrictions resulting from the work injury. The Appeals Committee ordered that the client's benefits be reinstated retroactively for periods of medically confirmed disability.

The case manager initiated contact with the worker's employer and with medical practitioners who had treated the worker previously. As a result of these inquiries, the case manager concluded the employer had offered suitable accommodated duties and there was no confirmation of any periods of medical disability. Secondly, the case manager concluded that the work injury had not accelerated the client's pre-existing medical problems. The worker was advised of his right to appeal.

In reviewing this matter with the worker, I confirmed the employer had offered accommodated duties. The worker argued that the duties offered were not available on a permanent basis and that he could not perform his normal duties. I explained this was a new issue the Appeals Committee had not ruled on, and it would be appropriate to take this question to the committee. With regard to accepting the knee problem and whether it had been accelerated by the work injury, I shared the worker's view that the case manager had decided that the client's pre-existing condition had not been accelerated by the work injury, contrary to the decision of the Appeals Committee.

The worker and his representative were asked to file a second appeal with the Appeals Committee. The committee agreed to hear the appeal. It ruled that the accommodated duties offered by the employer were not suitable, given the restrictions caused by the worker's injury. The Appeals Committee again confirmed acceptance for the ongoing knee problems on the basis of the work injury having accelerated a pre-existing condition. The case manager has now implemented the committee's decision.

FAIR PRACTICES OFFICE

#04 - 147 What do I do now?

An injured worker complained there had been a delay in communication and decision-making on her file. This worker had injured her arm at work but remained at work on alternate duties until they were no longer available. Additional medical information had been submitted to the WCB, but the worker was without benefits pending the results of a multidisciplinary assessment.

After the FPO's intake officer spoke with the team leader handling the worker's claim, it was agreed that there was sufficient information on file to decide if the WCB would accept the worker's ongoing arm problems. The claim was reviewed and payments for wage loss and medical treatment were issued to the worker.

#04 - 356 How do I get more involved?

An employer called to inquire how the company could become more actively involved in returning an injured worker to employment. The employer said the company was able to offer a return-to-work program, but did not know the current status of the worker's medical treatment, or if the worker could return to work with certain restrictions. The employer also expressed frustration in dealing with different case managers for every injured worker.

A review of the file confirmed that the worker was attending physiotherapy and a return-to-work was planned, pending an appointment with a specialist. The case manager agreed to meet with the employer and review return-to-work options. After the FPO's intake officer spoke with senior WCB personnel, this employer was designated a "super employer" with the WCB so that all future work injury claims for one of this employer's locations will be assigned to one case manager.

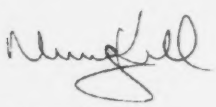
#04 - 296 Probable income tax payable

An injured worker called the Fair Practices Office to inquire about the manner in which his compensation benefits had been calculated. He stated that he lived on a First Nations reserve and was not required to pay income tax. He questioned why the WCB was deducting "probable income tax payable" in calculating his entitlement.

I held meetings with senior personnel at the WCB to familiarize myself with this issue. I learned that the location where the work occurs is a major consideration in determining one's tax status. If a Status Indian works on a reserve and is injured on a reserve, then he or she would not normally pay income tax and there would be "no probable income tax payable".

In discussing this matter with the worker, he confirmed that he both lived and worked on the reserve. I asked him to prepare a letter to his case manager, outlining his residence and work situation and request a review of his income tax status. Upon receipt of the letter from the worker, the case manager contacted the employer to confirm the work situation.

It was determined that the worker would not be required to pay income tax on these earnings and his "probable income tax payable" was nil. His WCB entitlement was recalculated back to date of injury and he received a substantial retroactive payment.



Murray Knoll
Fair Practices Officer

2004-2006 STRATEGIC PLAN

The WCB's strategic plan has four parts: a Vision / Mission Statement, a Statement of Corporate Beliefs, a Values Statement, and Strategy Statements intended to advance the organization towards a planned future.

The strategic plan is reviewed by the WCB Board Members every year to make certain that it remains relevant. Modifications may be made to the strategic plan to integrate progress made during the past year, to manage matters in the external environment, and to make adjustments for the next three-year planning cycle.

Strategic planning is an informed process, with Board Members gathering information from four principal sources: their external environment, operational data and reports, experience and knowledge gained from their duties as Board Members, and customer satisfaction surveys. This source information serves as a database to the planning process, informing and clarifying discussions and decisions.

At the conclusion of their planning process, Board Members determined that the strategic plan put in place in 2003 required only minor modifications to continue providing the WCB with the direction and guidance it needs to achieve success.

The first modification broadened the WCB's activities in workplace safety and injury prevention to include all workers; the second broadened the definition of the Fair value statement to include timely service delivery.

Vision/Mission Statement:

The Saskatchewan Workers' Compensation Board's mission and sole purpose is to serve injured workers and their employers. Our vision is to excel in the development and delivery of worker compensation and injury prevention programs and services.

In support of our mission and vision, we will:

1 Provide the right service, at the right time, and be cost-effective in our processes.

2 Act with dignity and treat everyone with respect.

3 Conduct our business in a fair, open, honest and professional manner.

4 Bring about positive relationships with workers, employers, and others affected by the workers' compensation system.

Act with dignity and treat everyone with respect
Communicate our identity, benefits and values
Provide the right service, at the right time
Conduct our business fairly, openly, honestly and professionally

5 Communicate our distinct identity, benefits and values.

6 Expect and recognize individual and corporate achievements and contributions to our workplace.

7 Ensure the financial integrity of the Workers' Compensation Board.

Statement of Beliefs

The Statement of Beliefs is rooted in the Meredith Principles and describes what the WCB holds to be true about Saskatchewan's compensation system, our stakeholders, and the nature of our relationships with workers, employers, and the people of Saskatchewan.

Our corporate beliefs are:

1 Injured workers and employers deserve excellent service.

2 Workers, employers and others deal with us honestly.

3 Employers care about their employees and care that their employees receive excellent service.

4 The WCB's future relies on positive relationships built on trust, understanding and cooperation in our programs and decisions.

5 WCB employees want to excel in customer service.

6 The WCB is guided by its corporate values in all of its decisions.

Values Statement

Our corporate values are the standards by which our actions and decisions are to be considered and judged by others.

1 Dignity – those we serve and those we work with are treated with respect and consideration.

2 Fair – those we serve and those we work with are treated equally and without prejudice or bias, and in a timely manner.

3 Honest – those we serve and those we work with are treated truthfully.

4 Open – our programs and services are easy to access and to understand. Our decisions and actions are clear, reasonable and open to examination.

The WCB's future relies on positive relationships

Our programs and services are easy to access

Injured workers and employers deserve excellent service

2004-2006 STRATEGIC PLAN

Strategy Statements

The strategy statements are meant to be interrelated and mutually supportive. Taken together, strategy statements are meant to represent a comprehensive, preferred future for the organization.

Service – We will provide support to injured workers, their families and employers when they need it most. We will develop and promote injury prevention programs. We will return injured workers to wellness, including the return to suitable employment.

Relationships – We will continue to build relationships that serve the interests of workers and employers.

Strategic and Risk Management – We will follow a planning process that anticipates and responds to the environment, and that results in service and management excellence and efficiency.

Employee Relations – We will instill pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished.

Act with dignity and treat everyone with respect

Communicate our identity, benefits and values

Provide the right service at the right time

Conduct our business fairly, openly, honestly and professionally

2004 – 2006 Operational Plan

The strategic plan advanced by the WCB Board Members for the 2004 to 2006 planning cycle keeps the organization focused on continuous improvement in pursuit of their vision: excellence in injury prevention and workers' compensation services.

The WCB's Chief Executive Officer and Vice Presidents (WCB Executive) are responsible for achieving the elements of the strategic plan; the vision/mission, belief, value and strategy statements. The Executive achieves strategy by dedicating corporate attention and resources to Key Results and Operational Objectives, which are cross-functional and require cooperation and collaboration across the organization.

The Key Results determined in 2003 remain relevant and supportive of the strategic plan and do not require change for the 2004 to 2006 planning cycle. Events and progress in 2003, however, have required changes to two of the WCB's Operational Objectives.

The Excellent Service objective has been modified to reflect changes to the survey methodology used by the WCB to measure customer service satisfaction. While the target of 95% service satisfaction remains the same, the target is now stated as 4.75 in relation to the 5-point measures used by the Common Measurements Tool, a survey methodology piloted by the WCB in 2003.

The Common Measurements Tool was specifically designed to measure service satisfaction with public agencies like compensation systems. It is superior to the WCB's past survey practices because it identifies where the WCB can refine its work processes to better meet customer service expectations and will allow the WCB to benchmark its results against similar organizations across Canada.

The 2003 pilot of the Common Measurements Tool proved so successful, the methodology was introduced for employer and caregiver surveys in 2004.

The Financial Integrity objective also has been modified. In 2003, after consultation with stakeholders, WCB Board Members decided to amortize the replenishment of WCB reserves over a 15-year period. This impacts the projected date to achieve fully funded status and meant the objective needed revision.

The new language for the objective incorporates the 15-year amortization period and projects achieving fully funded status by December 31, 2006.

The pages that follow illustrate the six Key Results and Operational Objectives in the WCB's 2004 to 2006 operational plan and progress that was made towards the objectives in 2004.

The WCB's future relies on positive relationships

Our programs and services are easy to access

Injured workers and employers deserve excellent service

2004-2006 STRATEGIC PLAN

Key Result: Excellent Service

Objective: To achieve a customer satisfaction rating of 4.75 out of 5.0 as defined by the Common Measurements Tool survey methodology.

Objective Supports: **Service Strategy:** We will provide support to injured workers, their families and employers, when they need it most. We will develop and promote injury prevention programs. We will return injured workers to wellness, including the return to suitable employment.

Relationships Strategy: We will continue to build relationships that serve the interests of workers and employers.

Employee Relations Strategy: We will instill pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished.

Progress in 2004: Implemented process to evaluate customer service specifications in quality assurance and quality control processes.

Phase I operational assessment for enhancing customers' access to and communication with WCB employees completed.

Completed and initiated implementation of an organizational plan for WCB Health Care Services Unit.

Completed organizational plan for Revenue and Employer Accounts Department.

Customer service expectations have been established.

Quality Assurance and quality control processes have been integrated into service delivery processes.

Recovery and return-to-work plans are in place on more than 90% of claims in case management.

Key Result: Competent People

Objective: To have 90% of WCB employees demonstrate competence by December 31, 2004 as measured through the performance management process.

Objective Supports: **Service Strategy:** We will provide support to injured workers, their families and employers, when they need it most. We will develop and promote injury prevention programs. We will return injured workers to wellness, including the return to suitable employment.

Strategic and Risk Management Strategy: We will follow a planning process that anticipates and responds to the environment, and that results in service and management excellence and efficiency.

Employee Relations Strategy: We will instill pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished.

Progress in 2004: Competency strategy integrated into in-scope Human Resources processes.

Succession management process implemented and linked to competency strategy and performance management strategy.

Career management strategy is operational and linked to Human Resources planning and competency strategy.

Leadership, management and supervisory development modules established.

Process for enhancing cultural audit results established.

The WCB's future relies on positive relationships

Our programs and services are easy to access

Injured workers and employers deserve excellent service

2004-2006 STRATEGIC PLAN

Key Result: Financial Integrity

Objective: To protect benefit entitlement and maintain competitive rates, the WCB will achieve 100% funded status, as required by legislation, by December 31, 2006.

Objective Supports: **Strategic and Risk Management Strategy:** We will follow a planning process that anticipates and responds to the environment, and that results in service and management excellence and efficiency.

Progress in 2004: Using national measures as its standard, Saskatchewan's administration expenses are in the top quartile of Canadian workers' compensation boards.

Strategy developed to integrate new accounting principles into financial statement disclosure, rate setting and funding policies.

Key Result: Effective Processes

Objective: To achieve business outcomes ensuring that applicable controls and standards are developed, implemented and monitored for key business processes.

Objective Supports: **Service Strategy:** We will provide support to injured workers, their families and employers, when they need it most. We will develop and promote injury prevention programs. We will return injured workers to wellness, including the return to suitable employment.

Strategic and Risk Management Strategy: We will follow a planning process that anticipates and responds to the environment, and that results in service and management excellence and efficiency.

Progress in 2004: Business continuity plan developed and tested.

Quality control and quality assurance processes in place for Claims Entitlement, Case Management, Vocational Rehabilitation and Revenue and Employer Accounts.

Act with dignity and treat everyone with respect

Communicate our identity, benefits and values

Provide the right service, at the right time

Conduct our business fairly, openly, honestly and professionally

Key Result: Effective Business Relationships

Objective: To build effective business relationships that advance mutual interests as measured by defined outcomes.

Objective Supports: **Service Strategy:** We will provide support to injured workers, their families and employers, when they need it most. We will develop and promote injury prevention programs. We will return injured workers to wellness, including the return to suitable employment.

Relationships Strategy: We will continue to build relationships that serve the interests of workers and employers.

Progress in 2004: WCB's relationship model for targeted partner groups developed.

Key Result: Safety and Prevention

Objective: In cooperation with employers, workers and other partners, develop and implement a province-wide safety and injury prevention strategy that reduces the provincial injury rate to 4% by December 31, 2007.

Targets
2004 – 4.65%
2005 – 4.45%
2006 – 4.25%
2007 – 4.00%

Objective Supports: **Service Strategy:** We will provide support to injured workers, their families and employers, when they need it most. We will develop and promote injury prevention programs. We will return injured workers to wellness, including the return to suitable employment.

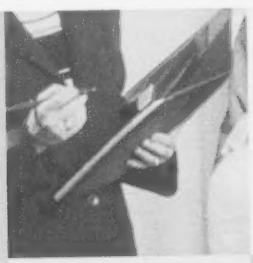
Relationships Strategy: We will continue to build relationships that serve the interests of workers and employers.

Progress in 2004: Selected employers identified and assisted with developing a proactive approach to injury prevention.

Changes to the experience rating program (former Merit/Surcharge program) made, with consideration for its continuing effectiveness.

Assisted with the development of a ***Safe Saskatchewan*** injury prevention strategy and related plans.

The WCB's future relies on positive relationships



Our programs and services are easy to access

Injured workers and employers deserve excellent service

STRATEGIC CHOICES PRODUCE RESULTS

The WCB's strategic and operational plan continues to make injury prevention a top priority, to direct the administration to reaffirm the organization's financial integrity, and to systematically grow partnerships with stakeholders focused on prevention, service delivery and medical management. Results from 2004 proved the soundness of this strategic direction.

Customer Service Results

- The WCB's overall satisfaction rating from employers and injured workers is consistently 80% (4.0 out of 5.0) or higher. These results are based on the Common Measurements Tool methodology (sponsored by the Institute for Citizen Centred Service) in which public sector organizations use the same survey tool for feedback on their service delivery. Citizens First ratings for other public service organizations similar to the WCB have ranged from 34 out of 100 to 49 out of 100, with the Saskatchewan WCB's rating around the 80 out of 100 mark.
- Return-to-work results remain strong with, on average, 93% of injured workers returning to work.
- Claims durations continue to fall, with the average number of days on compensation (based on all time-loss claims) dropping from 37.07 in 2003 to 35.5 in 2004.
- MRI agreements with the Saskatoon and Regina health authorities provide for expedited in-province diagnostics for WCB clients. The WCB is currently negotiating similar arrangements for orthopedic and neurological medical services.
- Continued enhancements to the WCB's website made interactive business transactions increasingly more convenient for employers and caregivers.
- Employers can now pay their premiums by debit or credit card.
- A review of customer contact processes was undertaken in 2004, with a view to improving methods and response times for customer inquiries. Initiatives arising from the review have been incorporated in the 2005-2008 operating plan.
- The Appeals Committee worked to reduce the backlog in its caseload, adjudicating a record 1,136 appeals last year. This effort saw the backlog reduced from 408 at the beginning of 2004 to 307 at year-end.
- Customer service specifications in quality assurance and quality control processes are now being evaluated to ensure quality checks remain relevant to client needs.
- Work commenced on a corporate relationship strategy that will see the strength of business relationships with targeted partner groups measured by defined outcomes.

Workplace Safety and Injury Prevention Initiatives

- The provincial injury rate fell to 4.40% from 4.81%, well below the projected 4.65% for 2004 — an indication that injury prevention messaging is having an impact.
- The ***WorkSafe Saskatchewan*** public promotion of workplace injuries as an emerging issue showed significant results. Market research conducted at the end of the Fall, 2004 flight of advertising showed 32% of respondents changed their behaviour as a result of the campaign and 56% believed their workplaces were safer as a result. Another 87% believed the WCB should continue to invest in safety promotion.
- The WCB and Saskatchewan Labour continued their partnership in ***WorkSafe Saskatchewan***, collaborating on a strategy to help major employers carrying substantial surcharges to reduce their compensation costs by establishing more effective safety programs.

- The ***WorkSafe Saskatchewan*** partnership and representatives from Saskatchewan's health care sector are working together to create a demonstration project on back injury reduction that is expected to become a model practice for health care facilities.
- Introduction of wider discount and surcharge ranges under the WCB's revamped Experience Rating Program give employers greater incentive to implement safety programs that reduce on-the-job injuries. The Program's principles and practices were forged by a working group represented by business, labour and the WCB.

Operational Highlights

- Further refinements to the organization's risk management plan were directed by the Board Members to ensure effective, timely responses to changes in the business environment.
- Early 2004 saw the first test of the WCB's new Business Continuity Plan (BCP) – a blueprint for controlling losses and mitigating the impacts of business disasters of many descriptions.
- The relationship with the Office of the Workers' Advocate continues to be positive. Joint training sessions, information sharing and dispute resolution continue to be the primary focus of improving our relationship to the benefit of our mutual clients.
- The WCB's I/T resources rolled out a new platform that will increase the organization's responsiveness to computer-based business solutions.
- Team Support launched a comprehensive Case Management Training Program. This automated system can be used for formal/informal training and as a reference tool.
- Quality assurance was applied to the adjudication, vocational rehabilitation, and payment processes and the department conducted two major reviews.

Human Resource Initiatives

Human Resources completed a number of initiatives during 2004 to contribute to individual and organizational effectiveness. These include:

- Completion of competency profiles for all positions within the WCB.
- Modification to the performance management process to include a competency assessment component.
- Undertaking a succession management process that is aligned with competency and performance management processes.
- Establishing a leadership/management development framework.
- The WCB's competency framework for performance development was extended to in-scope employees. Now, both in- and out-of-scope employee performance will be measured using this system.
- The Human Resources department led work unit-based focus groups on annual cultural audit results to determine ways to continue improving the current organizational culture.

BOARD POLICY DECISIONS

New Policies Adopted January 1 2004 to present

Doc 4.4.3.7 POL 01/2004

Permanent Functional Impairment – Hearing Loss

This policy provides guidelines for assessing permanent functional impairment for traumatic and occupational noise-induced hearing loss. The standard for workplace exposure is included, as is the eligibility criteria for an award.

Doc 4.4.3.3 POL 02/2004

Disfigurement Awards

This policy expands the provisions of former policy that provided a lump sum payment for disfigurement resulting from work injuries involving the face, neck and hands to now include the torso and upper and lower extremities. Calculations for apportioning the award are outlined in the complementary procedure.

Doc 2.1.10 POL 03/2004

Experience Rating Program

After extensive review of the merit/surcharge program, this new policy (effective 01 January 2005) moves to a model over the next three years where employers will participate in experience rating at different levels depending on the size of their premium base; an award or surcharge will be reflective of their overall impact on the costs of the system. Non-participating employers will be assessed at the basic group industry rate.

Doc 3.1.5.2 POL 04/2004

Injuries - Cardiac

This policy stresses that cardiac injuries must be clearly shown to have arisen out of and in the course of employment and that injury must be the result of excessive or unusual strain. Causative factors that may contribute to cardiac injuries are included, and in complex cases, referral to a WCB Medical Consultant will be made.

Doc 8.03 POL 05/2004

Equipment and Tools – Vocational Rehabilitation

This new policy outlines the provision of equipment and/or tools required to complete a sponsored training program or to participate in re-employment opportunities. These are "tools of the trade" not normally provided by the training institute or employer. With the exception of self-employment plans, personal protective and safety equipment which employers are required to provide under the OH&S Regulations are excluded.

Doc 8.04 POL 06/2004

Vocational Rehabilitation – Programs and Services

This general policy formalizes the long-standing practice of providing vocational programs and services to injured workers (and where applicable, dependent spouses) with permanent restrictions that complicate or preclude a return to pre-injury employment. Consistent with a Hierarchy of Objectives, re-employment options are explored beginning with a return to the pre-injury position with graduated or modified duties as required, or an appropriate alternate position. If the employer cannot accommodate the worker in any capacity, the WCB will consider the same or different work with a different employer or, as a last option, self-employment plans for eligible workers.

Doc 2.1.10 POL 07/2004

Assessable Labour Portion of Contracts

This new policy formalizes guidelines for determining and assessing the labour portion of contracts. Where the WCB considers contractors or subcontractors to be workers of the principal, the principal must report the total labour portion of the contract on their employer payroll statement. Where this is not reported, a schedule developed in consultation with industry representatives for determining the assessable labour portion of a contract, is used.

Doc 1.09 POL 08/2004

Coverage – Students in Work-Based Learning Assignments

This policy updates the Memorandum of Agreement between the WCB and Saskatchewan Learning, whereby coverage continues to be extended to unpaid students participating in work-based learning assignments sponsored by the Department. The terms and conditions for coverage are outlined, including the compensation benefits to be paid in the event of a loss of earnings. Any claims costs arising out of this policy will be applied directly to the cost experience of Saskatchewan Learning and will be reflected in the premiums charged to the Government of Saskatchewan.

BOARD POLICY DECISIONS

Doc 4.2.2 POL 09/2004

Allowance – Independence

This policy replaces all previous policies concerning Section 67.1, which requires the WCB to determine the amount of Independence Allowance, subject to the law in effect on the date of the decision. Section 67.1 was enacted in 1985, and amended in 1989 and 2003. The purpose of the Independence Allowance is to assist the injured worker to pay for additional costs of maintaining a home and/or travel costs that will allow the client to maintain a reasonable degree of independence. The Independence Allowance payment is calculated on the combined total of PFI ratings on one or more claims.

Doc 4.1.3.6 POL 10/2004

Compensation Rate, Maximum, 2005 – Section 38

This policy is updated annually to comply with Section 38 of the Act. The Board has directed that the maximum wage rate for any worker sustaining injury before 01 September 1985 be increased to $52,000 per annum effective 01 January 2005.

Doc 2.1.3.2 POL 11/2004

Classification of Industries – 2005 Provisional Premium Rates

An annual update, this policy sets out the provisional premium rates established using the rate setting model of the WCB. In October 2004, these rates were discussed with employers and their associations and in consideration of the feedback received, the WCB established the 2005 premium rates.

Doc 6.12 POL 12/2004

Funding Policy

To maintain a funded status that is consistent with the statutory requirements of the Act, the Board approved policy that outlines the maintenance of a fully funded position. The Injury Fund will contain a targeted balance equal to 15% of total expenditures to support years in which deficits occur; the Disaster and Occupational Disease Reserve will be set at 12% of total expenditures; and the Economic Stabilization Reserve will be set at 15%. In addition, an Accumulated Market Value Adjustments fund is established to record adjustments resulting from the requirement to record investments at market value at December 31. The fund is not to be considered in setting premium rates, determining the funded status, or in determining benefit enhancements.

WCB policies and procedures are public and accessible at www.wcbsask.com

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